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The most effective way to insure adequate controls are in place to protect innocent consumers is to focus on require the businesses who improperly retain customer account numbers and pins. Why do they retain this information...marketing and operational convenience. When this data is hacked or lost, they do not bear the costs of correcting the problem they helped create. If they were required to bear this cost of the corrective actions required to clean up the problem, more businesses would pay attention to securing valuable consumer data. Failure to do so, would significantly affect their financial performance.

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